

*2007 Long-Term Care Rate Guide*  
*Premium Rate Increase History Section*  
*Company Explanation Section*

***LIFE INVESTORS INSURANCE COMPANY OF AMERICA***

<b><i>Policy Form</i></b>	<b><i>Explanation</i></b>
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
GCPLUS 1290 CA/GCPLUS 1290 CA2/GCPLUS 2 12	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
GCPRO-A II-C (CA) 794/GCPRO-II NH (CA) 794	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-A II-C (CA) 794/GCPRO-II NH (CA) 794	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-A II-C (CA) 794/GCPRO-II NH (CA) 794	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states

GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-III LTC (CA) 197/GCPRO-III NFO (CA) 197/	The rate increase is due to worse than originally anticipated claims experience.
GCPRO-III LTC (CA) 197/GCPRO-III NFO (CA) 197/	The rate increase is due to worse than originally anticipated claims experience.
GCPRO-III TQ LTC (CA) 197/GCPRO-III TQ NFO (C	The rate increase is due to worse than originally anticipated claims experience.
GCPRO-III TQ LTC (CA) 197/GCPRO-III TQ NFO (C	The rate increase is due to worse than originally anticipated claims experience.
GCPRO-III TQ LTC (CA) 197/GCPRO-III TQ NFO (C	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
KLTCP 1 (CA) 890	The rate increase is due to worse than originally anticipated claims experience.
KLTCP 1 (CA) 890	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
KLTCP 1 (CA) 890	The rate increase is due to worse than originally anticipated claims experience.
LI-LTCP NQ COMR (CA) 898/ LI-LTCP NQ COM (C	The rate increase is due to worse than originally anticipated claims experience.
LI-LTCP TQ COMR (CA) 898/ LI-LTCP TQ COM (C	The rate increase is due to worse than originally anticipated claims experience.
LI-LTCP TQ COMR (CA) 898/ LI-LTCP TQ COM (C	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
LI-LTCP TQ COMR (CA) 898/ LI-LTCP TQ COM (C	The rate increase is due to worse than originally anticipated claims experience.
LI-NFOP (CA) 192/ LI-LTCP (CA) 192	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
LI-NFOP (CA) 192/LI-LTCP (CA) 192	The rate increase is due to worse than originally anticipated claims experience.
LI-NFOP (CA) 192/LI-LTCP (CA) 192	The rate increase is due to worse than originally anticipated claims experience.
LTCP CA 490	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.

LTCP CA 490	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
LTCP CA 490	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
LTCP CA 490	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
LTCP CA 490	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
NLTCP (CA) 297/ NLTCP (CA) 1100	The rate increase is due to worse than originally anticipated claims experience.
NLTCP (CA) 297/ NLTCP (CA) 1100	Pending rate increase will apply to benefit periods 4 years and greater. This rate increase request is not pending in CA, but in other states
NLTCP (CA) 297/ NLTCP (CA) 1100	The rate increase is due to worse than originally anticipated claims experience.
NLTCP TQ (CA) 297/ NLTCP TQ (CA) 1100	The rate increase is due to worse than originally anticipated claims experience.
NLTCP TQ (CA) 297/ NLTCP TQ (CA) 1100	The rate increase is due to worse than originally anticipated claims experience.